

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A system for direct presentment and payment of bills generated by business entities in a hierarchical business organization, the hierarchical business organization of the type having a plurality of tiers of business entities, the plurality of tiers including a superior tier and at least one subordinate tier, the superior tier having at least one paying entity, and each subordinate tier having one or more billing entities, the system using a computer that communicates over a network, the system comprising:

— one or more memories for storing a list of tasks, each task in said list of tasks adding value to a defined business project, each task in said list of tasks provided by one of the one or more billing entities,

— at least one paying entity node associated with one of the at least one paying entities,

— at least one billing entity node associated with one of the one or more billing entities,

— one or more network interfaces for sending and receiving data to and from said paying and billing entity nodes, and

— one or more processors in communication with said one or more memories and with said one or more network interfaces,

— each of the billing entities contractually obligated to perform at least one task of said list of tasks for one of the at least one paying entities,

21 ~~wherein, when said one or more network interfaces receives a request from one~~  
22 ~~of said billing entity nodes for payment to one of the one or more billing entities for~~  
23 ~~performance of one or more tasks of said list of tasks, said one or more processors~~  
24 ~~prepares a bill for the billing entity for transmission to said paying entity node requesting~~  
25 ~~payment by the at least one paying entity to the billing entity for said one or more tasks.~~

26 ~~each of the billing entities contractually obligated to perform at least one task of~~  
27 ~~said list of tasks for one of the at least one paying entities;~~

28 A system for direct presentment and payment of bills generated by business  
29 entities in a hierarchical business organization, the hierarchical business organization  
30 for performing a construction project, the hierarchical business organization having a  
31 superior tier and at least one subordinate tier, the superior tier having at least one  
32 paying entity, and each subordinate tier having one or more billing entities, the system  
33 using a computer that communicates over a network, the system comprising:

34 one or more memories for storing a list of tasks, performance of each of said  
35 tasks adding value to the construction project for the paying entity, each of the one or  
36 more billing entities for performing at least one of said tasks, each said billing entity  
37 having no contractual privity with said paying entity, each said task to be performed by  
38 only an associated one of said one or more billing entities, said one or more memories  
39 capable of recording for each said task the identity of said associated billing entity, each  
40 task having a definition sufficiently clear that completion of said task can be inspected  
41 and completed performance verified by an authorizing entity other than the paying  
42 entity,

43 at least one paying entity node associated with the at least one paying entity,

at least one billing entity node associated with the at least one billing entity,  
one or more network interfaces for sending and receiving data to and from said  
paying and billing entity nodes, and  
one or more processors in communication with said one or more memories and  
with said one or more network interfaces,  
wherein, when said one or more network interfaces receives a request from one  
of said billing entity nodes for payment for completed performance of one or more of  
said tasks by said associated billing entity, if completed performance of said one or  
more tasks is verified by said authorizing entity said one or more processors prepares a  
bill for said associated billing entity for transmission to said at least one paying entity  
node requesting payment by the at least one paying entity to said associated billing  
entity for completed performance of said one or more tasks.

2. (Currently amended) The system for direct presentment and payment of bills of claim 1, further comprising:

said one or more memories for storing project identification information to identify said ~~defined business~~ construction project.

3-4. (Cancelled)

5. (Previously amended) The system for direct presentment and payment of bills of claim 1, further comprising:

said one or more processors generating payment remittance instructions related

1 to said request for transmission to said at least one paying entity node.

1 6. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 1, further comprising:

3 said one or more memories for storing amounts billed by each of the one or  
4 more billing entities for each said task and amounts owed to each of the billing entities  
5 for work performed on said tasks.

1 7. (Currently amended) The system for direct presentment and payment of bills of  
2 claim 1, wherein:

3 when said one or more network interfaces receives said request for payment for  
4 a performed task, said one or more processors verifies that said performed task is  
5 identified in said list of tasks and that the billing entity requesting payment is the billing  
6 entity associated with said task.

1 8. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 1, further comprising:

3 said one or more processors calculating a retention amount to be withheld by  
4 said paying entity from payment of said bill,  
5 said bill identifying said retention amount.

1 9. (Cancelled)

1 10. (Currently amended) The system for direct presentment and payment of bills of  
2 claim 9 1, wherein:

3 said bill for said billing entity includes only those tasks associated with said one  
4 of said one or more billing entities.

1 11. (Previously amended) The system of claim 1, further comprising:

2 said one or more memories for storing a list of stored costs, each said stored  
3 cost associated with one of said tasks.

1 12. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 9, wherein:

3 said one or more processors is for comparing said list of tasks and identifying  
4 duplicate performance of any task by more than one of said one or more billing entities,  
5 and for reporting any identified duplicated tasks to said paying entity.

1 13. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 11 further comprising:

3 said one or more memories for storing a range of costs associated with each  
4 said stored cost, said range of costs embracing said stored cost,

5 said request for payment for a performed task including a cost billed for said  
6 performed task,

7 wherein, when said one or more network interfaces receives said request for  
8 payment, said one or more processors compares said cost billed against said stored

cost associated with said performed task and, if said cost billed is within said stated range, stores an indication thereof in said one or more memories.

14. (Cancelled)

15. (Previously amended) The system for direct presentment and payment of bills of claim 11, wherein:

said request for payment includes at least one billed cost associated with at least one performed task, and

said one or more processors compares said billed cost against said stored cost associated with said performed task to verify a match.

16. (Previously amended) The system for direct presentment and payment of bills of claim 5 wherein:

said payment remittance instructions are transmitted to said paying entity node.

17. (Previously amended) The system for direct presentment and payment of bills of claim 5 further comprising:

a printer in communication with said one or more processors,

when said one or more processors generates said payment remittance instructions, said one or more processors instructs said printer to print a check for payment of said bill.

1 18. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 1, wherein:

3 when said payment remittance instructions are generated, said one or more  
4 processors submit instructions to a bank entity node to pay said billing entity.

1 19. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 1, wherein:

3 said one or more memories comprises a data set for storing information for  
4 identification of said defined business project.

1 20. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 1, wherein:

3 said one or more memories comprises a data set for storing identifying  
4 information on billing entities.

1 21. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 1, wherein:

3 said one or more memories comprises a data set for storing identifying  
4 information on paying entities.

1 22. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 26, wherein:

3 said one or more memories comprises a data set for storing identifying

4 information on authorizing entities.

1 23. (Currently amended) The system for direct presentment and payment of bills of  
2 claim 1, wherein:

3 ~~said defined business project is a construction project, and~~  
4 said at least one paying entity is a construction project owner.

1 24. (Currently amended) The system for direct presentment and payment of bills of  
2 claim 1, wherein:

3 ~~said defined business project is a construction project, and~~  
4 said at least one paying entity is a building contractor.

1 25. (Currently amended) The system for direct presentment and payment of bills of  
2 claim 1, wherein:

3 ~~said defined business project is a construction project, and~~  
4 said at least one paying entity is a financial institution.

1 26. (Currently amended) The system for direct presentment and payment of bills of  
2 claim 1, further comprising:

3 one or more authorizing entity nodes, and  
4 said one or more network interfaces are further for sending and receiving data to  
5 and from said authorizing entity nodes, each one of said one or more authorizing entity  
6 nodes associated with an authorizing entity,

7 wherein, when said one or more network interfaces receives said request for



8 payment, said one or more processors generates and submits to at least one of said  
9 authorizing entity nodes an authorization request, said authorization request requiring  
10 an authorizing entity to inspect said project to determine if each of said one or more  
11 tasks has been performed, and approve said request for payment for each of said one  
12 or more tasks that has been performed ~~and~~ or disallow said request for payment for  
13 each of said one or more tasks that has not been performed.

1 27. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 26, wherein:

3 said authorizing entity prepares an adjustment instruction for transmission to said  
4 one or more network interfaces, and

5 when said one or more network interfaces receives said adjustment instruction  
6 from said authorizing entity, said one or more processors generates said bill adjusted  
7 according to said adjustment instruction.

1 28. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 26, wherein:

3 when said one or more network interfaces receives an approval from said  
4 authorizing entity, said one or more processors generates said bill.

1 29. (Cancelled)

1 30. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 28, wherein:

3           said approval includes verification that said one or more tasks has been  
4           completed.

1       31.   (Previously amended) The system for direct presentment and payment of bills of  
2       claim 1, wherein:

3           in response to receipt of said request for payment, said one or more processors  
4       creates and transmits to said one of said billing entity nodes a claims release form for  
5       release of mechanic's lien rights held by said one of the one or more billing entities for  
6       performance of said one or more tasks.

1       32.   (Previously amended) The system for direct presentment and payment of bills of  
2       claim 31, wherein:

3           said claim release comprises an unconditional claims release.

1       33.   (Previously amended) The system for direct presentment and payment of bills of  
2       claim 31, wherein:

3           said claim release comprises a final claim release.

1       34.   (Previously amended) The system for direct presentment and payment of bills of  
2       claim 31, further comprising:

3           when said one or more network interfaces receives said claims release form  
4       signed by said one of the one or more billing entities, said one or more processors  
5       generates an authorization request, said authorization request requiring an authorizing  
6       entity to inspect said project to determine if each of said one or more tasks has been

7 performed, and approve said request for payment for each of said one or more tasks  
8 that has been performed and disallow said request for payment for each of said one or  
9 more tasks that has not been performed.

1 35. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 34, wherein:

3 when said one or more network interfaces receives a disallowance from said  
4 authorizing entity node responsive to said authorization request, said one or more  
5 processors adjusts said payment request.

1 36. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 34, wherein:

3 said one or more processors identifies which of said list of tasks has been  
4 performed by the one or more billing entities for transmittal in a billing report to the one  
5 or more paying entities.

1 37. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 36, wherein:

3 said billing report identifies mechanic's lien rights which have been released as  
4 to each of said list of tasks by the one or more billing entities.

1 38. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 36, wherein:

3 identifies for which of said list of tasks a request for payment has been

4 submitted by the one or more billing entities.

1 39. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 1, wherein:

3 each task in said list of tasks is identified by one of the one or more billing  
4 entities.

1 40. (Cancelled)

1 41. (Original) The system for direct presentment and payment of bills of claim 1,  
2 further comprising:

3 said billing data including a billed total amount,

4 said bill having a discounted bill total amount for presentation to said paying  
5 entity, said one or more processors calculating said discounted bill total amount by  
6 subtracting from said billed total amount a discount amount.

1 42-46. (Cancelled)

1 47. (Previously amended) The system for direct presentment and payment of bills of  
2 claim 1, wherein:

3 said one or more processors calculates a discount amount for said bill, and said  
4 request for payment identifies said discount amount for reduction of a bill total amount.

1 48. (Currently amended) A method for direct presentment and payment of bills

generated in a hierarchical business organization, using a computer that communicates over a network, the method comprising:

storing entity information on each of a plurality of entities of a hierarchical business organization having a plurality of tiers of business entities, said plurality of tiers including a superior tier and at least one subordinate tier, said at least one superior tier having at least one paying entity, and said at least one subordinate tier having one or more billing entities, each said billing entity having no contractual privity with said paying entity.

receiving a request for payment from one of said one or more billing entities for performance of at least one task of a list of tasks, each task of said list of tasks adding value to a ~~defined business project~~ construction project for said paying entity, each task of said list of tasks provided by only by an associated one of said one or more billing entities, ~~said one of said one or more billing entities contractually obligated to perform said at least one task for said at least one paying entity,~~

verifying that said request for payment is from said associated billing entity,  
submitting said request for payment to an independent authorizing entity for  
inspection and verification of completed performance of said task,

if completed performance of said task is verified by said authorizing entity,  
preparing a bill for said billing entity for payment for performance of said at least one task, and

transmitting said bill to said at least one paying entity.

49. (Previously amended) The method for direct presentment and payment of bills of claim 48, further comprising:

3 generating payment remittance instructions for transmission to said at least one  
4 paying entity, said payment remittance instructions including all information required for  
5 said at least one paying entity to pay said one or more billing entities directly.

1 50. (Previously amended) The method for direct presentment and payment of bills  
2 of claim 48, further comprising:

3 storing a list of payments made to each  
4 of said one or more billing entities for one or more performed tasks, each of said  
5 performed tasks included in said list of tasks, and  
6 verifying said at least one task is not one of said performed tasks.

1 51. (Previously amended) The method for direct presentment and payment of bills  
2 of claim 49, further comprising:

3 identifying a retention amount on said bill, said retention amount to be withheld  
4 from payment pursuant to said payment remittance instructions.

1 52. (Cancelled)

1 53. (Previously amended) The method of claim 48, wherein:

2 each said task of said list of tasks is provided by only one of said one or more  
3 billing entities.

1 54. (Previously amended) The method of claim 48, further comprising:

2 storing one or more stored costs associated with each task of said list of tasks.

1 55. (Previously amended) The method of claim 54, further comprising:  
2 identifying any task of said list of tasks listed for performance by more than one  
3 of said one or more billing entities.

1 56. (Previously amended) The method for direct presentment and payment of bills  
2 of claim 54, further comprising:

3 verifying that a billed cost submitted by said one or more billing entities for  
4 payment in association with performance of one of said one or more tasks coincides  
5 with one of said stored costs associated with said one of said one or more tasks.

1 57. (Cancelled)

1 58. (Previously amended) The method for direct presentment and payment of bills  
2 of claim 1, further comprising:

3 instructing a printer to print a check for payment of said bill.

1 59. (Cancelled)

1 60. (Currently amended) The method for direct presentment and payment of bills of  
2 claim 48, further comprising:

3 receiving information for identifying said ~~defined business~~ construction project  
4 from said at least one paying entity, and  
5 storing said information.

1 61. (Original) The method for direct presentment and payment of bills of claim 48,  
2 further comprising:

3 identifying billing entities and paying entities in a data set stored in said one or  
4 more memories.

1 62. (Original) The method for direct presentment and payment of bills of claim 48,  
2 further comprising:

3 identifying one or more authorizing entities in a data set stored in said one or  
4 more memories.

1 63. (Previously amended) The method for direct presentment and payment of bills  
2 of claim 48, further comprising:

3 generating and submitting to at least one of one or more authorizing entities an  
4 authorization request for approval or disallowance of said request for payment, and  
5 receiving an approval or correction report from said authorizing entity responsive  
6 to said authorization request, said approval or correction report approving or disallowing  
7 payment for performance of said at least one task based on an inspection by said  
8 authorizing entity to determine if said at least one task has been sufficiently performed .

1 64. (Previously amended) The method for direct presentment and payment of bills  
2 of claim 63, further comprising:

3 if said approval or correction report disallows payment for performance of said  
4 task, generating a progress report indicating the progress of performance of said task,



submitting said progress report to said at least one paying entity.

65. (Previously amended) The method for direct presentment and payment of bills of claim 63, further comprising:

receiving an approval from said authorizing entity responsive to said authorization request, and

generating said payment remittance instructions

if said approval or correction report approves payment for sufficient performance of said task,

generating a bill for payment for performance of said task, and

submitting said bill to said at least one paying entity.

66-69. (Cancelled)

70. (Previously amended) The method for direct presentment and payment of bills of claim 48, further comprising:

receiving a mechanic's claims release from said one of one or more of said billing entities for said at least one task,

transmitting a claims release report to said paying entity with said bill, said claims release report indicating receipt of said mechanic's claims release.

71. (Previously amended) The method for direct presentment and payment of bills of claim 70, further comprising:

in response to receiving said request for payment, preparing said mechanic's

4       claims release for signature by said one of said one or more billing entities.

1       72.   (Previously amended) The method for direct presentment and payment of bills  
2       of claim 70, wherein:

3               said mechanic's claims release is an unconditional claims release.

1       73.   (Previously amended) The method for direct presentment and payment of bills  
2       of claim 63, further comprising:

3               receiving a mechanic's claims release from said one of one or more of said  
4       billing entities for said at least one task,

5               adjusting said claims release according to said approval or correction report, and

6               transmitting said mechanic's claims release to said at least one paying entity.

1       74.   (Previously amended) The method for direct presentment and payment of bills  
2       of claim 73, further comprising:

3               in response to receiving a disallowance from said authorizing entity, omitting  
4       from said bill a request for payment for any of said one or more tasks disallowed by  
5       said authorizing entity.

1       75.   (Previously amended) The method for direct presentment and payment of bills  
2       of claim 48, further comprising:

3               generating a progress billing report showing for which of said tasks that each of  
4       said one more billing entities has requested payment, and

5               transmitting said progress billing report to said at least one paying entity.

1 76-77. (Cancelled)

1 78. (Original) The method for direct presentment and payment of bills of claim 48,  
2 further comprising:

3 preparing a billing template for input of billing data by a billing entity, and  
4 transmitting said billing template to a user interface over a network, said user  
5 interface associated with said billing entity.

1 79. (Cancelled)

1 80. (Original) The method for direct presentment and payment of bills of claim 48,  
2 further comprising:

3 calculating a discount amount, and  
4 calculating a discounted bill total amount for presentation to said paying entity by  
5 subtracting from a billed total amount said discount amount, said billed total amount  
6 included in said billing data.

1 81-87. (Withdrawn)

1 88. (Previously amended) A computer program product comprising a machine  
2 readable medium on which is provided program instructions for performing a method for  
3 direct presentment and payment of bills generated in a hierarchical business  
4 organization using a computer that communicates over a network, the program

instructions comprising:

program code for storing entity information on each of a plurality of entities of a hierarchical business organization having a plurality of tiers of business entities, said plurality of tiers including a superior tier and at least one subordinate tier, said at least one superior tier having at least one paying entity, and said at least one subordinate tier having one or more billing entities, each said billing entity having no contractual privity with said paying entity.

program code for receiving a request for payment from one of said one or more billing entities for performance of at least one task of a list of tasks, each task of said list of tasks adding value to a ~~defined business~~ construction project for said paying entity, each task of said list of tasks provided by only an associated one of said one or more billing entities, ~~said one of said one or more billing entities contractually obligated to perform said at least one task for said at least one paying entity~~, and

program code for preparing a bill for said billing entity for payment for performance of said at least one task, and

program code for transmitting said bill to said at least one paying entity.

89. (Original) The computer program product of claim 88, further comprising:

program code for generating payment remittance instructions for transmission to a paying entity, said payment remittance instructions for payment of said bill to said billing entity.

90. (Cancelled)

1 91. (Original) The system of claim 1, wherein:

2 said one or more processors calculates a fee amount for said bill, and said bill  
3 identifies said fee amount for inclusion in a billed total amount.

1 92. (Currently amended) The system for direct presentment and payment of bills of  
2 claim 4 88 wherein:

3 each said task includes a definition of full completion of sufficient clarity that  
4 performance of said task can be inspected by an authorizing entity to verify full  
5 completion.

1 93. (Previously added) The system for direct presentment and payment of bills of  
2 claim 92 wherein:

3 each said task includes a definition of partial completion of sufficient clarity that  
4 performance of said task can be inspected by an authorizing entity to verify partial  
5 completion.

1 94. (Previously added) The system for direct presentment and payment of bills of  
2 claim 6, further comprising:

3 said one or more processors compiling the amounts billed by each of the one or  
4 more billing entities for each said task and the amounts owed to each of the billing  
5 entities for work performed on said tasks into a Progress Billing Report for  
6 communication to the at least one paying entity.